

SMALL SAVINGS.

The Old Proverb "Many a Little Makes a Mickle" Exemplified.

The Thrifty Frenchman - A Savings Bank Book for Bright Pupils at School - A Suggestion as to Pauper Relief.

Shall we be pardoned for repeating the old Scottish proverb that: "Many a little makes a mickle?" It is so true in its teaching of thrift that it ought to be impressed upon every person, young and old, for no one is too old to begin to save.

The basis of the prosperity of the French people is their thrift. Of course, says the Youth's Companion, not every French man and woman saves and puts by something, but the practice is nearly universal. It seems true, also, that those who earn the least, and who are forced to pinch and screw the hardest to give themselves food, shelter and clothing of some sort, form the great saving class.

At the end of 1893, the public and private savings banks of France had more than eight million depositors, and the amount standing to their credit was three and three-quarters billion francs. Yet this vast sum—about equal to the net public debt of the United States—was made up of little accounts which average but four hundred and sixty francs, or ninety-two dollars each.

To save money is one of the lessons taught in French schools. A savings-bank book, with a small sum to the credit of the owner, is a prize commonly given to a bright pupil, in cases when an American school would give the money outright, or a book, or a bicycle. Moreover, millions of French people who do not trust the banks have money saved in old stockings and in discarded teapots.

The accumulation of savings by a community is doubly beneficial. The person who saves has something laid by "for a rainy day," and the community has a fund which can be lent at home. When savings banks exist and are generally patronized it is not necessary for the people to look to capitalists in other states for money to be borrowed on mortgages at exorbitant rates. They can borrow of the local bank, and can have the satisfaction of feeling that the interest they pay goes to their own neighbors.

This has been the experience not only in the large cities of the eastern states, but also in the factory towns where savings banks are established, and where a vast majority of the depositors are the "hands," who work for an average wage of not much more than a dollar a day.

In some parts of the country—possibly the form of endeavor is more common than we suppose it to be—there is a systematic effort to teach the poorest people to save. We have in mind a friendly society made up of ladies, each one of whom has taken under her oversight three or four families in which the father is a drunkard, or the mother a widow, or where there are many young children.

The lady visits each family once a week, makes all the members her friends, and encourages them to save something and intrust it to her. Ten cents, or a quarter, anything which the family can spare, is accepted. A careful account is kept, and when the coal supply runs short there is money on hand to pay for it.

We know of an Irish family, consisting of widow and five or six very young children, who were receiving pauper relief at the time this system was applied to their case, and who are now almost independent. The boys are doing well, earn their own living and support their mother. Moreover, they have learned to save. The mother no longer needs the weekly visit, but she still sends her savings to the lady who first had charge of her case.

Of course, there are many people who cannot save, but there are more who do not save because they think they cannot. What we have said is for the benefit of the second class, who are apt to ascribe their difficulties to any cause rather than to the real one. For the first class we can have nothing but sympathy, and a wish for better times and circumstances.

If all who can save were to do so, and were to mass their savings for the common good, they would deal the most effective blow possible at the power of the great capitalists, whose accumulations of wealth are believed by many persons to be one of the great dangers of the time.

Not Made Up.

Manager (to stubborn actress)—Well, is your mind made up to go on?

Actress—No, sir; it is not.

Manager—Why not?

Actress—It doesn't have to be. Thank goodness, it's the one thing about me that is natural.—Detroit Free Press.

PUBLISHED IN MID-OCEAN.

A Newspaper That Is Printed on Board an American Cruiser.

A newspaper printed on shipboard, on the rolling decks of a man-of-war, out at sea, beyond the reach of telegraph wire or post.

An editor whose desk is in the narrow space below decks, known to sailors as the port brig, whose glimpse of the outside world is through a little round glass port in the ship's side, looking out over a waste of waters.

Such is the Ocean Wave, published "in the interests of all good men-o'-war-men around the world," and for the particular instruction and amusement of the officers and men of the North Atlantic squadron. The paper is edited and printed on the flagship New York. Subscriptions, it is stated in big letters on the first page, are payable in gold, silver or jewels. No potatoes or garden truck are taken in exchange.

The Wave has six pages, each of which contains three columns of reading matter. It is printed in four colors—red, black, green and purple. A fine photo engraving of the flagship Baltimore, of the China station, is printed, showing that vessel lying off a Korean port. Copies of the paper just received in this city were printed while the squadron was at Port-of-Spain, in the island of Trinidad. The features are a story of the West Indies, some original poems contributed by members of the ship's company, a story of the visit made to Santa Cruz, describing the hospitable manner in which the islanders received the Americans and showed them over their sugar plantations, and an account of the international regatta held at Barbadoes, in which boats from the American ships New York, Cincinnati, Raleigh and Essex took part.

The jolly tars on board the ships feel proud of their little paper, and every issue is carefully preserved to send home to friends. There is a humorist on the staff, and the funny column is full of salty jokes which smack of the sea.

For the printing of this little paper the ship's printer, Michael Quinlan, of the admiral's staff, is responsible. He is a thorough-going seaman, as well as printer, and can keep his sea-legs and set type at the same time. Most of the work is necessarily done while the ship is at sea, and at such times the press has to be lashed to prevent it from breaking away.—N. Y. Recorder.

WHERE OLD CAR HORSES GO.

Many Go to Europe, Which Is Burdened with Its Equine Population.

Just as we are getting rid of our horses by substituting electric traction on street railways, the inhabitants of European countries are complaining that their equine population is increasing beyond all reasonable bounds. Electric traction has as yet made comparatively little progress there, and we are dumping on their shores many of our worn-out old car horses, to such an extent that from one country—Scotland—an energetic protest has just gone up.

In France they are no better off. Recent statistics show that that country has no less than 3,000,000 horses, and that the horse population of the cities (about 800,000) is continually increasing at a greater rate than the human population. This, without doubt, is due to the increase of urban street-car lines, which are making much progress in France, especially in the smaller cities. In Paris there were twenty-five years ago 70,000 horses, now there are 120,000, which travel, collectively, every day a distance equivalent to two and one-half times the circuit of the globe.

COSTLY AUTOGRAPHS.

Columbus' Signature Brought 4,000 Francs at an Auction.

At a Paris autograph sale in December, 1890, the signature of Christopher Columbus (which is, probably, one of the most fantastic sign manuals ever used) brought 4,000 francs. The only existing piece of manuscript in Titian's handwriting was knocked down at 3,000 francs, and one with Cromwell's signature attached brought in exactly half that sum. Alfred Morrison, a great English collector of autographs, was present at the sale, and paid a sum equal to 4,000 francs for the only letter written by Corneille that has ever been on the market. The last letter written by Napoleon to Empress Marie Louise, was disposed of at the same sale bringing 4,000 francs, and several signatures of Louis XIV. and Henry IV. fetched 1,000 francs each.

How He Did It.

"I understand that your son went west intending to rise with the community," said the neighbor.

"Yes," said he, "he did what he started out for."

"How?"

"He hadn't been there a week before a cyclone struck the town."—Washington Star.

NOT MUCH.

The "Silver Craze" Is Not Dying Out—What We Need.

The single standard journals that have blindly claimed that "the silver craze" was dying out, are now forced to face it as the leading issue. Some of them hasten to declare themselves in favor of bimetalism so far as gold and silver dollars are maintained at a parity and will exchange at par and command respect in all countries. That is very amusing. Doubtless some of those journals understand what rank nonsense it is and many of them don't. American gold and silver dollars do not circulate at par as money in foreign countries, and never could except under an international monetary system not likely to materialize. There is no international money, and when American gold is accepted in settlement of international balances it is taken by weight, as a commodity. The bulk and weight of silver preclude its use to any great extent in international transactions.

No civilized country wants the coinage of another mixed in its circulation, and therefore the business men of each country discount the coinage of the other, to keep it out of circulation. The United States and Canada, practically the same country, with the same standard and coinage system, each impose heavy discounts on the silver coin of the other, and have done so ever since the resumption of specie payments. The regular discount on American silver in Canada has rarely been less than 20 per cent. It was simply arranged by the business men of each community. In Mexico the American silver dollar does well if accepted on a par with the Mexican dollar.

The American monetary system has not commanded the respect of foreigners since 1873, but has, on the contrary, been a fit subject for ridicule and contempt. Shortly after the demonetization act was smuggled through congress, Mr. David Watney, testifying before the royal commission, delivered himself of the following British sneer: "I cannot suppose that everybody is wise. The idea of those Americans adopting the gold standard, and they a debtor nation! They could not see that it would increase their debt enormously. They knew nothing of currency matters."

Had Mr. Watney known that the crime of 1873 was perpetrated for the purpose of doubling the debt, he could not have found words to express his contempt. The Americans, in following the dictation of the Lombard street bankers in bonding the war debt, using the bonds as a banking basis, and demonetizing silver for the benefit of the British and American bondholders, richly earned all the obloquy that could be heaped on them.

The inhabitants of Adamawa, who refuse to accept the money of any civilized country, but demand cowrie shells for their exports, are entitled and receive more respect than the Americans. They are respected because they maintain their own monetary system against the world, and the world must conform to it by purchasing cowrie shells when it wants to trade with Adamawa. They prosper on the cowrie shell standard, and don't care whether it suits the foreigners or not.

What the Americans want is some of the horse sense, independence, and sturdy self-reliance of the untutored Adamawans. They want a money to suit themselves, and not to suit foreigners. They want it for their own internal trade and development, and not for foreign trade. No system providing the money for these urgent needs can impair the power to pay out the gold commodity on foreign account, to the extent that it is now impaired. The sooner the single standard journals recognize these facts, and cease to talk the stereotyped twaddle about parity, par, and respect in foreign countries, the sooner they can earn some respect for themselves.—Aranas Pass Herald.

DAYLIGHT IN THE EAST.

A Glimmering That Penetrates Even the Dark Shadows That Hang Around Wall Street.

Senator Dubois, of Idaho, is an ardent free coinage republican. He has recently been doing missionary work in New York, and when he returned to Washington after a few weeks' sojourn among the people that have long since been given over to "hardness of heart and reprobation of mind" on the gold standard question, Senator Dubois fell into the hands of a correspondent to whom he said that "it requires but little effort to discover that the silver sentiment is making rapid progress throughout the east. Mr. Depew is reported to have said that the east was almost unanimously in favor of the single gold standard; that 99 out of every 100 people in the east were gold monometallists. Unless he was misquoted, he has certainly not been very observing."

"I will venture to say that a large majority of the employees of his road favor the full restoration of silver by this country alone. Probably the directors and large stockholders do not. I have taken some pains to talk with car drivers and conductors and laboring men in New York city; also with a very considerable number of business men, and I know that there is a most decided free silver sentiment even in New York city."

"The producers, wage-earners and bondsmen of moderate means do not listen any longer with patience to the advocates of the gold standard. They are no longer frightened by the stock phrases of 'cheap money,' '50-cent dollars,' 'silver barons,' etc. They know they are hurt. They understand that times are hard and see no prospect of getting better."

Better Stand from Under.

A Georgia Exchange remarks: "At one time the contraction of the currency in England caused hens to sell for a penny apiece, and a fat bullock sold for 5 shillings. When the torments in this country get our farmers down to such prices perhaps they will be satisfied. But they had better keep out of reach of the farmers."

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DR. APPLEMAN, the widely known specialist, after years of study, as so perfected his system of mail treatment, that he can now assure the sick and suffering a permanent cure at their homes at a price that is astonishingly low. Thousands are availing themselves of this golden opportunity, and hundreds of testimonials are on file showing the efficacy of the treatment.



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The stupor of the system or SWAYNE'S OINTMENT without any internal medicine, cures fever, colds, all troubles on the face, head, nose, ears, leaving the skin clear, white and healthy. Sold by R. C. HARDWICK.

PEPPER'S NERVIGOR. WHAT PEPPER'S NERVIGOR DID. It acts powerfully and quickly. Cures weak, nervous, and all other ailments. Sold by R. C. Hardwick.

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Neat's Sarsaparilla is for sale by R. C. Hardwick, druggist.

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Change in Time-Chicago Valley Railway

Taking Effect Sunday, Sept. 23rd 1894.

TRAINS GOING SOUTH.

| No. 2 Daily Mail Express | No. 4 Daily Mail Express |
|-----------------------------------|--------------------------|
| Evansville..... 6:50 a. m. | 4:50 p. m. |
| Henderson..... 7:15 a. m. | 5:15 p. m. |
| Corydon..... 7:40 a. m. | 5:40 p. m. |
| Morganfield..... 8:10 a. m. | 6:10 p. m. |
| DeKoven..... 8:35 a. m. | 6:35 p. m. |
| Stargis..... 9:05 a. m. | 7:05 p. m. |
| Marion..... 9:30 a. m. | 7:30 p. m. |
| Princeton..... 10:00 a. m. | 8:00 p. m. |
| Corleau Springs..... 11:30 a. m. | 8:30 p. m. |
| Cracoe..... 12:00 p. m. | 9:00 p. m. |
| Ar. Hopkinsville..... 12:10 p. m. | 9:15 p. m. |

NORTH BOUND

| No. 1 Daily Mail Express | No. 3 Daily Mail Express |
|---------------------------------|--------------------------|
| Hopkinsville..... 5:45 a. m. | 2:45 p. m. |
| Princeton..... 7:15 a. m. | 5:05 p. m. |
| Marion..... 8:14 a. m. | 6:03 p. m. |
| DeKoven..... 9:17 a. m. | 7:07 p. m. |
| Morganfield..... 9:54 a. m. | 7:42 p. m. |
| Corydon..... 10:25 a. m. | 8:15 p. m. |
| Henderson..... 10:50 a. m. | 8:40 p. m. |
| Ar. Evansville..... 11:35 a. m. | 9:30 p. m. |

LOCAL FREIGHT.

| | |
|-----------------------------------|-------|
| Lv. Princeton..... 7:15 a. m. | Daily |
| Lv. Hopkinsville..... 10:00 a. m. | " |
| Lv. Marion..... 5:00 p. m. | " |
| Ar. Princeton..... 7:30 p. m. | " |

UNIONTOWN BRANCH.

| South Bound-Daily. | North Bound-Daily. |
|----------------------------------|--------------------|
| Lv. Uniontown..... 7:40 a. m. | 4:30 p. m. |
| Ar. Morganfield..... 9:05 a. m. | 6:00 p. m. |
| Lv. Morganfield..... 10:00 a. m. | 7:30 p. m. |
| Ar. Uniontown..... 10:30 a. m. | 8:15 p. m. |

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We are also receiving new things in fancy Hair Pins, Belt Buckles, Veiling infants' Caps, Corsets, Hosiery, Silk Gloves, Mitts, Embroideries, Stamped Linens, etc

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Mme. Fleurette Mgr.

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